

Helbling, Ohmae, Smith, Burke, Lawlor, and McCarthy patents in the Information Disclosure Statement being submitted, by virtue of:

“deducting from the purchases of the supporter from said merchant the calculated rebates determined by the merchant and forwarding to said nonprofit the calculated and deducted rebates to be paid by the merchant to said nonprofit”, in claim 1;

“transmitting to the organizations the rebates, deducted from purchases of the supporter from said merchants in said transactions between said supporter and the merchants, and to be given to the organizations” in claims 2 to 6;

“transmitting, to the organizations, the amount of rebates determined by the merchants and due the organization from each of the merchants”, in claim 7;

“having payments credited, on the basis of said transactions and said rebate calculations determined by said merchants, from said merchants to said nonprofit organizations”; in claims 8 to 11.

The new claims are further believed to be distinct and non-obvious from any combination of the aforementioned references by virtue of the features particularly cited therein

None of the references, alone or in combination, suggests these features or in any sense makes the claims obvious. In Burke, it is the customer that chooses an amount and adds the amount, chosen by the customer, to the total charged by the merchant, and the clearinghouse sends the added amount to a charity or other destination. In the claimed invention, the merchant determines the amount to

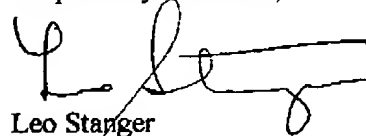
rebate from the total charged by the merchant, and that amount is rebated to the destination organization.

As previously stated, Molbak adds nothing to Burke to make the claims obvious. Molbak involves funds from a donor, not a rebate from a merchant. Fajkowski adds nothing to the aforementioned, alone or combined, to make the claims obvious. Fajkowski involves direct coupon redemption, not rebates entered in a computer. Hovakimian adds nothing to the aforementioned, alone or combined, to make the claims obvious. In Hovakimian, the purchaser makes the donation, not the merchant. Zervedes adds nothing to the aforementioned, alone or combined, to make the claims obvious. In Zervedes, the merchant does not make the donation. The McCarthy patents 4,941,090 and Re. 36,116 in the Information Disclosure Statement add nothing to the aforementioned, alone or combined, to make the claims obvious. In McCarthy, the moneys go back to the consumer, and are not donated by a merchant to an organization. Helbling in the Information Disclosure Statement adds nothing to the aforementioned, alone or combined, to make the claims obvious. Helbling discloses collecting a charitable contribution from a customer at a vending station; not giving from the merchant to the organization. Smith in the Information Disclosure Statement adds nothing to the aforementioned, alone or combined, to make the claims obvious. Smith discloses an automatic funds transfer program with the fund raiser/collector and contributor/customer lists are created with a merge/purge program that identifies duplicate records. The donations come from a customer not the merchant as

claimed. Ohmahe in the Information Disclosure Statement adds nothing to the
aforementioned, alone or combined, to make the claims obvious. Ohmahe checks
whether a predetermined period of indulgence for payment has elapsed and
withdraws from the customer account and adds credit to a store account. Burke
6,112,191 in the Information Disclosure Statement adds nothing to the
aforementioned, alone or combined, to make the claims obvious. In Burke
6,112,191 the customer makes the donation, not the merchant. Lawlor 5,220,501
in the Information Disclosure Statement adds nothing to the aforementioned, alone
or combined, to make the claims obvious. Lawlor involves an ATM machine to
selectively effect debiting of a user account substantially in real-time response to
user manipulation of said remote terminal input keys. There are no merchant
payments.

In view of the above, it is respectfully requested that the claims be allowed
and the case passed to issue.

Respectfully submitted,



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What is claimed is:

8. A method, comprising:

entering in a clearinghouse computer network identification of merchants, identification of ~~customers~~supporters associated with the merchants, and identification of nonprofit organizations associated with the ~~customers~~supporters and the merchants;

entering into said clearinghouse computer network a rebate calculation determined by said merchants on the basis of transactions with said ~~customers~~supporters, for payment of rebates by the merchants to said nonprofit organizations; and

having payments credited, on the basis of said transactions and said rebate calculations determined by said merchants, from said merchants to said nonprofit organizations.

9. A method as in claim 8, wherein said clearinghouse computer network includes remote terminals of the merchants, and the step of identification of ~~customers~~supporters includes enrolling of supporters associated with the merchants ~~are~~and is performed at the remote terminals of the merchants; and

said clearinghouse computer network includes a central clearinghouse, and the steps of entering a rebate calculation determined by said merchants on the basis of transactions with said ~~customers, supporters,~~ for payment of rebates by the merchants to said nonprofit organizations, ~~are~~ performed in a central clearinghouse.

10. A method as in claim 9, wherein the nonprofit organization is a nonprofit body, the supporters shop at the merchants, and the merchants agree to rebates to the nonprofit body.

11. A method as in claim 9, wherein ~~each~~ the step of ~~recording~~ having payments credited includes uploading each transaction to said clearinghouse and ~~the step of transmitting includes~~ downloading accumulated ~~rebates~~ payments credited to said remote terminals ~~the remote terminals at~~ said ~~merchants~~ nonprofit organizations.

12. A method as in claim 8, wherein said clearinghouse computer network includes remote terminals of the nonprofit organizations, and the step of entering identification of supporters includes enrolling supporters associated with the nonprofit organizations and is performed at remote terminals of the nonprofit organizations; and

information concerning enrolling supporters uploaded by said remote terminals of the nonprofit organizations to a database in said central clearinghouse computer network

13. A method as in claim 12, wherein said clearinghouse computer network includes a central clearinghouse, said transactions define shopping activity, and said payments represent calculated rebates, and said clearinghouse downloads reports on the shopping activity and calculated rebates due said nonprofit organizations to remote terminals operated by the nonprofit organizations.

14. A method as in claim 8, wherein said clearinghouse computer network includes remote terminals operated by said supporters and said step of entering identifications of supporters includes supporters using said remote terminals to enroll themselves and select a nonprofit organization that will receive payments based on the calculated rebates; and

information concerning said enrollment is uploaded by said remote terminals to a database in said central clearinghouse computer.

15. A method as in claim 14, wherein said clearinghouse computer network includes a central clearinghouse that downloads reports on the transactions in the form of shopping activity and calculated rebates due said nonprofit organizations to remote terminals operated by said supporters.

16. A method as in claim 8, wherein said clearinghouse computer network includes remote terminals of the nonprofit, and the step of enrolling supporters associated

with the nonprofits are performed at the remote terminals of the nonprofit organizations;
and

said enrollment information is uploaded by said nonprofit remote terminals to a
database in said central clearinghouse computer.

17. A method as in claim 12, wherein said clearinghouse computer network
includes a central clearinghouse that downloads reports on the shopping activity and
calculated rebate due said nonprofits to remote terminals operated by nonprofit
organizations.

18. A method as in claim 8, wherein said clearinghouse computer network
includes remote terminals operated by supporters to enroll themselves and select a
nonprofit organization that will receive the calculated rebates; and

said enrollment information is uploaded by said remote terminals to a database in
said central clearinghouse computer.

19. A method as in claim 14, wherein said clearinghouse computer network
includes a central clearinghouse that downloads reports on the shopping activity and
calculated rebate due said nonprofits to remote terminals operated by said supporters.

20. A method as in claim 8, wherein said process of entering the identification of the merchants, identification of the supporters, and identification of the nonprofit organizations includes enrolling of the merchants, the supporters, and of the nonprofit organizations, as well as recognizing the merchants, the supporters, and the nonprofit organizations during said transactions.

21. A method as in claim 15, wherein said clearinghouse computer network includes remote terminals at the nonprofit organizations, and the enrolling of supporters associated with the nonprofit organizations is performed at the remote terminals of the nonprofit organizations; and

said clearinghouse computer network includes a central clearinghouse, and the steps of entering a rebate calculation determined by said merchants on the basis of transactions with said supporters, for payment of rebates by the merchants to said nonprofit organizations, is performed in the central clearinghouse.

22. A method as in claim 15, wherein said clearinghouse computer network includes remote terminals at the nonprofit organizations, and the enrolling of supporters and the merchants are performed at the remote terminals of the nonprofit organizations; and

said clearinghouse computer network includes a central clearinghouse, and the steps of entering a rebate calculation determined by said merchants on the basis of

transactions with said supporters, for payment of rebates by the merchants to said nonprofit organizations, are performed in the central clearinghouse.

23. A method as in claim 15, wherein said clearinghouse computer network includes remote terminals of the supporters, and the enrolling of nonprofit organizations are performed at the remote terminals of the supporters; and

said clearinghouse computer network includes a central clearinghouse, and the steps of entering a rebate calculation determined by said merchants on the basis of transactions with said supporters, for payment of rebates by the merchants to said nonprofit organizations, are performed in the central clearinghouse.

24. A method as in claim 15, wherein said clearinghouse computer network includes remote terminals at the supporters, and the enrolling of nonprofit organizations associated with the merchants are performed at the remote terminals of the supporters; and

said clearinghouse computer network includes a central clearinghouse, and the steps of entering a rebate calculation determined by said merchants on the basis of transactions with said supporters, for payment of rebates by the merchants to said nonprofit organizations, are performed in the central clearinghouse.

25. A method as in claim 15, wherein said clearinghouse computer network includes a central clearinghouse, and the enrolling of supporters associated with the nonprofit organizations are performed at the central clearinghouse; and

the steps of entering a rebate calculation determined by said merchants on the basis of transactions with said supporters, for payment of rebates by the merchants to said nonprofit organizations, are performed in the central clearinghouse.

26. A method as in claim 15, wherein said clearinghouse computer network includes a central clearinghouse, and the enrolling of merchants associated with the supporters are performed at the central clearinghouse; and

the steps of entering a rebate calculation determined by said merchants on the basis of transactions with said supporters, for payment of rebates by the merchants to said nonprofit organizations, are performed in the central clearinghouse.

27. A method as in claim 15, wherein said clearinghouse computer network includes a central clearinghouse, and the enrolling of supporters associated with the merchants and nonprofit organizations are performed at the central clearinghouse; and

said clearinghouse computer network includes a central clearinghouse, and the steps of entering a rebate calculation determined by said merchants on the basis of

transactions with said supporters, for payment of rebates by the merchants to said nonprofit organizations, are performed in the central clearinghouse.